

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

BOBBI J MAFFEO
CYNTHIA L MAFFEO
Debtor(s)

Case No. 15-70724JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/21/2015.
- 2) The plan was confirmed on 12/03/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/06/2016, 05/09/2017, 01/24/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/01/2020.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$91,700.00.
- 10) Amount of unsecured claims discharged without payment: \$121,876.97.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$127,427.30
Less amount refunded to debtor \$2,407.60

NET RECEIPTS: \$125,019.70

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,279.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,847.77
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$9,126.77

Attorney fees paid and disclosed by debtor: \$721.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ATLANTIC CREDIT & FINANCE INC	Unsecured	2,226.00	2,226.33	2,226.33	148.06	0.00
BUREAU INVESTMENT GROUP POR	Unsecured	917.00	916.82	916.82	60.97	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	8,176.00	8,176.96	8,176.96	543.79	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	1,181.00	1,181.31	1,181.31	78.56	0.00
CREDIT FIRST NA*	Unsecured	424.00	424.95	424.95	28.26	0.00
DISCOVER BANK(*)	Unsecured	10,155.00	9,948.90	9,948.90	661.63	0.00
ECMC(*)	Unsecured	17,857.00	17,668.26	17,668.26	1,174.99	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	3,974.00	NA	NA	0.00	0.00
GINNYS	Unsecured	826.00	826.12	826.12	54.94	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	4,880.00	4,840.20	4,840.20	321.89	0.00
JPMORGAN CHASE BANK NA	Unsecured	2,546.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	1,004.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	696.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	654.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,508.00	1,508.48	1,508.48	100.32	0.00
MIDLAND FUNDING LLC	Unsecured	1,413.00	1,459.61	1,459.61	97.07	0.00
MIDLAND FUNDING LLC	Unsecured	2,910.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,076.00	1,076.45	1,076.45	71.58	0.00
MIDLAND FUNDING LLC	Unsecured	601.00	601.20	601.20	39.98	0.00
MIDLAND FUNDING LLC	Unsecured	2,117.00	2,117.39	2,117.39	140.82	0.00
MIDLAND FUNDING LLC	Unsecured	2,654.00	2,654.61	2,654.61	176.54	0.00
MIDLAND FUNDING LLC	Unsecured	3,319.00	3,319.93	3,319.93	220.79	0.00
MIDLAND FUNDING LLC	Unsecured	827.00	862.28	862.28	57.34	0.00
MIDLAND FUNDING LLC	Unsecured	5,633.00	5,633.73	5,633.73	374.66	0.00
MIDLAND FUNDING LLC	Unsecured	1,631.00	1,631.94	1,631.94	108.53	0.00
MIDLAND FUNDING LLC	Unsecured	1,404.00	1,404.23	1,404.23	93.39	0.00
NAVIENT SOLUTIONS INC	Unsecured	9,147.00	8,965.61	8,965.61	596.24	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	10,314.00	8,274.37	8,274.37	550.27	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	7,209.00	7,209.46	7,209.46	479.45	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	2,058.00	2,058.98	2,058.98	136.93	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	885.00	885.27	885.27	58.87	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	521.00	521.47	521.47	34.68	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	176.00	176.13	176.13	11.71	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	2,927.00	2,927.17	2,927.17	194.67	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	633.00	633.28	633.28	42.12	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	13,048.00	16,303.81	16,303.81	1,084.25	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	NA	2,169.31	2,169.31	144.27	0.00
QUANTUM3 GROUP LLC AGNT - SAE	Unsecured	2,570.00	2,570.25	2,570.25	170.93	0.00
RONDA J WINNECOUR TRUSTEE/CLI	Priority	NA	NA	477.52	477.52	0.00
RONDA J WINNECOUR TRUSTEE/CLI	Priority	NA	NA	253.06	253.06	0.00
RONDA J WINNECOUR TRUSTEE/CLI	Priority	NA	NA	200.45	200.45	0.00
SANTANDER CONSUMER USA D/B/A	Unsecured	0.00	4,901.72	4,901.72	325.97	0.00
SANTANDER CONSUMER USA D/B/A	Secured	14,076.00	0.00	3,760.95	3,760.95	1,204.64
SOUTHERN RENTALS LLC	Secured	1,472.00	NA	NA	0.00	0.00
STONEBERRY	Unsecured	385.00	385.00	385.00	25.60	0.00
SYNCHRONY BANK++	Unsecured	1,043.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	758.00	NA	NA	0.00	0.00
TD BANK NA(*)	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	1,284.00	1,295.38	1,295.38	86.14	0.00
TOYOTA MOTOR CREDIT CORP (TM)	Secured	13,440.00	12,943.72	12,943.72	12,943.72	2,028.93
UNITED STORAGE RENTALS LLC	Secured	1,788.00	1,500.00	1,500.00	1,500.00	0.00
WELLS FARGO BANK NA	Secured	137,078.00	138,077.61	0.00	82,905.42	0.00
WELLS FARGO BANK NA	Secured	0.00	2,122.03	2,122.03	2,122.03	0.00
WELLS FARGO BANK NA	Unsecured	3,751.00	3,776.47	3,776.47	0.00	0.00
WELLS FARGO BANK NA	Unsecured	2,956.00	2,991.39	2,991.39	0.00	0.00
WELLS FARGO BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	7,091.00	7,126.05	7,126.05	0.00	0.00
WESBANCO BANK INC(*)	Secured	11,427.00	11,464.35	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$82,905.42	\$0.00
Mortgage Arrearage	\$2,122.03	\$2,122.03	\$0.00
Debt Secured by Vehicle	\$16,704.67	\$16,704.67	\$3,233.57
All Other Secured	\$1,500.00	\$1,500.00	\$0.00
TOTAL SECURED:	\$20,326.70	\$103,232.12	\$3,233.57
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$931.03	\$931.03	\$0.00
TOTAL PRIORITY:	\$931.03	\$931.03	\$0.00
GENERAL UNSECURED PAYMENTS:	\$141,650.82	\$8,496.21	\$0.00

Disbursements:

Expenses of Administration	<u>\$9,126.77</u>
Disbursements to Creditors	<u>\$115,892.93</u>

TOTAL DISBURSEMENTS : **\$125,019.70**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/04/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.